

In re _____
Debtor(s)

Case Number: _____
(If known)

Check the box as directed in Parts I, III, and IV of this statement.

☐ **Presumption arises**

☐ **Presumption does not arise**

STATEMENT OF CURRENT MONTHLY INCOME AND MEANS TEST CALCULATION FOR USE IN CHAPTER 7 ONLY

In addition to Schedule I and J, this statement must be completed by every individual Chapter 7 debtor, whether or not filing jointly, whose debts are primarily consumer debts. Joint debtors may complete one statement only.

Part I. EXCLUSION FOR DISABLED VETERANS

1	<p>If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beginning of the Veteran's Declaration, (2) check the "Presumption does not arise" box at the top of this statement, and (3) complete the verification in Part VII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> Veteran's Declaration. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).</p>
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Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION

2	<p>Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.</p> <p>a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.</p> <p>b. <input type="checkbox"/> Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only Column A ("Debtor's Income") for Lines 3-11.</p> <p>c. <input type="checkbox"/> Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A ("Debtor's Income") and Column B (Spouse's Income) for Lines 3-11.</p> <p>d. <input type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B (Spouse's Income) for Lines 3-11.</p> <p>All figures must reflect average monthly income for the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If you received different amounts of income during these six months, you must total the amounts received during the six months, divide this total by six, and enter the result on the appropriate line.</p>								
3	Wages, salary, tips, bonuses, overtime, commissions.	\$	\$						
4	Gross income from the operation of a business, profession or farm.	\$	\$						
5	Interest, dividends and royalties.	\$	\$						
6	Rents and other real property income.	\$	\$						
7	Pension and retirement income.	\$	\$						
8	Regular contributions to the household expenses of the debtor or the debtor's dependents, including child or spousal support. Do not include contributions from the debtor's spouse if Column B is completed.	\$	\$						
9	Unemployment compensation. Enter the amount in Column A and, if applicable, Column B. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: <table><tr><td>Unemployment compensation claimed to be a benefit under the Social Security Act</td><td>Debtor \$ _____</td><td>Spouse \$ _____</td></tr></table>	Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ _____	Spouse \$ _____	\$	\$			
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ _____	Spouse \$ _____							
10	Income from all other sources. If necessary, list additional sources on a separate page. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. Specify source and amount. <table><tr><td>a.</td><td></td><td>\$</td></tr><tr><td>b.</td><td></td><td>\$</td></tr></table> <p>Total and enter on Line 10</p>	a.		\$	b.		\$	\$	\$
a.		\$							
b.		\$							

11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).	\$	\$
12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.		

Part III. APPLICATION OF § 707(b)(7) EXCLUSION			
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.		\$
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: _____ b. Enter debtor's household size: _____		\$
15	Application of Section 707(b)(7). Check the applicable box and proceed as directed. <input type="checkbox"/> The amount on Line 13 is less than or equal to the amount on Line 14. Check the "Presumption does not arise" box at the top of page 1 of this statement, and complete Part VII; do not complete Parts IV, V, and VI. <input type="checkbox"/> The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.		

Complete Parts IV, V, and VI of this statement only if required. (See Line 15).

Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)			
16	Enter the amount from Line 12.		\$
17	Marital adjustment. If you checked the box at Line 2.c, enter the amount of the income listed in Line 10, Column B that was NOT regularly contributed to the household expenses of the debtor or the debtor's dependents. If you did not check box at Line 2.c, enter zero.		\$
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.		\$

Part V. CALCULATION OF DEDUCTIONS ALLOWED UNDER § 707(b)(2)			
Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)			
19	National Standards: food, clothing, household supplies, personal care, and miscellaneous. Enter "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable family size and income level. (This information is available at www.irs.gov ; www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)		\$
20	Local Standards: housing and utilities. Enter amount from the IRS Housing and Utilities Standards for the applicable county and family size. (This information is available at www.irs.gov ; www.usdoj.gov/ust/ or from the clerk of the bankruptcy court). Do not include payments on secured debts, such as mortgage payments, to the extent that they are accounted for in the IRS Housing and Utilities Standards.		\$
21	Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Enter the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8. <input type="checkbox"/> 0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more. Enter the amount from IRS Transportation Standards, Operating Costs & Public Transportation Costs for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (This information is available at www.irs.gov ; www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)		\$

22	Local Standards: transportation ownership/lease expense; Vehicle 1. Enter the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.														
	Enter the amount from IRS Transportation Standards, Ownership Costs, First Car. (This information is available at www.irs.gov ; www.usdoj.gov/ust/ or from the clerk of the bankruptcy court). Do not include payments on any debt secured by Vehicle 1 included in Line 40. Subtract the amount of the Line 40 Average Monthly Payment attributable to the vehicle from the IRS Transportation Standards, Ownership Costs, First Car, but do not list an amount less than zero.		\$												
23	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 21. Enter the amount from IRS Transportation Standards, Ownership Costs, Second Car. (This information is available at www.irs.gov ; www.usdoj.gov/ust/ or from the clerk of the bankruptcy court). Do not include payments on any debt secured by Vehicle 2 included in Line 40. Subtract the amount of the Line 40 Average Monthly Payment attributable to the vehicle from the IRS Transportation Standards, Ownership Costs, Second Car, but do not list an amount less than zero.		\$												
24	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.														
25	Other Necessary Expenses: mandatory payroll deductions. Enter the total average monthly payroll deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as non-mandatory 401(k) contributions.		\$												
26	Other Necessary Expenses: insurance. Enter average monthly premiums that you actually pay for term life, dental, vision, long term care, and other types of insurance not deducted elsewhere in the statement. Do not include automobile, liability, homeowner's or contents insurance, whole life premiums, or any amounts included in Lines 29 or 32.		\$												
27	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to court order, such as spousal or child support payments. Do not include payments on past due support obligations included in Line 42.		\$												
28	Other Necessary Expenses: childcare. Enter the average monthly amount that you actually expend on childcare. Do not include payments made for primary and secondary education.		\$												
29	Other Necessary Expenses: health care. Enter the average monthly amount that you actually expend on health care expenses that are not reimbursed by insurance or paid by a health savings account.		\$												
30	Other Necessary Expenses: business expenses. Enter the average monthly expenses that you incur in order to operate a business or otherwise produce income. Do not include any amount previously deducted.		\$												
31	Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 30		\$												
<p align="center">Subpart B: Additional Expense Deductions under § 707(b) Note: Do not include any expenses that you have listed in Lines 19-30</p>															
32	Health Insurance, Disability Insurance and Health Savings Account Expenses. List the average monthly amounts that you actually expend in each of the following categories and enter the total. <table border="1" style="width: 100%;"> <tr> <td style="width: 5%;">a.</td> <td style="width: 75%;">Health Insurance</td> <td style="width: 20%;">\$</td> </tr> <tr> <td>b.</td> <td>Disability Insurance</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Health Savings Account</td> <td>\$</td> </tr> <tr> <td colspan="2">Total: Add Lines a, b and c</td> <td></td> </tr> </table>		a.	Health Insurance	\$	b.	Disability Insurance	\$	c.	Health Savings Account	\$	Total: Add Lines a, b and c			\$
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b.	Disability Insurance	\$													
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33	Continued contributions to the care of household or family members. Enter the actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.		\$												
34	Protection against family violence. Enter any average monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law.		\$												

35	Home energy costs in excess of the allowance specified by the IRS Local Standards. Enter the average monthly amount by which your home energy costs exceed the allowance in the IRS Local Standards for Housing and Utilities. You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary.	\$
36	Education expenses for dependent children less than 18. Enter the average monthly expenses that you actually incur, not to exceed \$125 per child, in providing elementary and secondary education for your dependent children less than 18 years of age. You must provide your case trustee with documentation demonstrating that the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.	\$
37	Additional food and clothing expense. Enter the average monthly amount by which your food and clothing expenses exceed the combined allowances for food and apparel in the IRS National Standards, not exceed five percent of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary.	\$
38	Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).	\$
39	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 32 through 38	\$

Subpart C: Deductions for Debt Payment

40	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, and state the Average Monthly Payment. The Average Monthly Payment is the total of all amounts contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Do not include items you have previously deducted, such as insurance and taxes.		\$																				
	<table border="1" style="width: 100%;"> <thead> <tr> <th></th> <th>Name of Creditor</th> <th>Property Securing the Debt</th> <th>Average Monthly Payment</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td></td> <td>\$</td> </tr> <tr> <td>b.</td> <td></td> <td></td> <td>\$</td> </tr> <tr> <td>c.</td> <td></td> <td></td> <td>\$</td> </tr> <tr> <td colspan="3"></td> <td>Total: Add Lines a, b and c</td> </tr> </tbody> </table>			Name of Creditor	Property Securing the Debt	Average Monthly Payment	a.			\$	b.			\$	c.			\$				Total: Add Lines a, b and c	
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a.				\$																			
b.				\$																			
c.			\$																				
			Total: Add Lines a, b and c																				
41	Past due payments on secured claims. If any of the debts listed in Line 40 are in default, and the property securing the debt is necessary for your support or the support of your dependents, you may include in your deductions 1/60th of the amount that you must pay the creditor as a result of the default (the "cure amount") in order to maintain possession of the property. List any such amounts in the following chart and enter the total. If necessary, list additional entries on a separate page.		\$																				
	<table border="1" style="width: 100%;"> <thead> <tr> <th></th> <th>Name of Creditor</th> <th>Property Securing the Debt in Default</th> <th>1/60th of the Cure Amount</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td></td> <td>\$</td> </tr> <tr> <td>b.</td> <td></td> <td></td> <td>\$</td> </tr> <tr> <td>c.</td> <td></td> <td></td> <td>\$</td> </tr> <tr> <td colspan="3"></td> <td>Total: Add Lines a, b and c</td> </tr> </tbody> </table>				Name of Creditor	Property Securing the Debt in Default	1/60th of the Cure Amount	a.			\$	b.			\$	c.			\$				Total: Add Lines a, b and c
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a.				\$																			
b.				\$																			
c.			\$																				
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42	Payments on priority claims. Enter the total amount of all priority claims (including priority child support and alimony claims), divided by 60.		\$																				
43	Chapter 13 administrative expenses. If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.		\$																				
	<table border="1" style="width: 100%;"> <tbody> <tr> <td>a.</td> <td>Projected average monthly Chapter 13 plan payment.</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</td> <td>x</td> </tr> <tr> <td>c.</td> <td>Average monthly administrative expense of Chapter 13 case</td> <td>Total: Multiply Lines a and b</td> </tr> </tbody> </table>			a.	Projected average monthly Chapter 13 plan payment.	\$	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	x	c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b											
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c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b																					
44	Total Deductions for Debt Payment. Enter the total of Lines 40 through 43.		\$																				

Subpart D: Total Deductions Allowed under § 707(b)(2)

45	Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 31, 39, and 44.	\$
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Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION

46	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))	\$
47	Enter the amount from Line 45 (Total of all deductions allowed under § 707(b)(2))	\$
48	Monthly disposable income under § 707(b)(2). Subtract Line 47 from Line 46 and enter the result	\$
49	60-month disposable income under § 707(b)(2). Multiply the amount in Line 48 by the number 60 and enter the result.	\$
50	Initial presumption determination. Check the applicable box and proceed as directed. <input type="checkbox"/> The amount on Line 49 is less than \$6,000 Check the "Presumption does not arise" box at the top of page 1 of this statement, and complete the verification in Part VII. Do not complete the remainder of Part VI. <input type="checkbox"/> The amount set forth on Line 49 is more than \$10,000. Check the "Presumption arises" box at the top of page 1 of this statement, and complete the verification in Part VII. Do not complete the remainder of Part VI. <input type="checkbox"/> The amount on Line 49 is at least \$6,000, but not more than \$10,000. Complete the remainder of Part VI (Lines 51 through 53).	
51	Enter the amount of your total non-priority unsecured debt	\$
52	Threshold debt payment amount. Multiply the amount in Line 51 by the number 0.25 and enter the result.	\$
53	Secondary presumption determination. Check the applicable box and proceed as directed. <input type="checkbox"/> The amount on Line 49 is less than the amount on Line 52. Check the "Presumption does not arise" box at the top of page 1 of this statement, and complete the verification in Part VII. <input type="checkbox"/> The amount on Line 49 is equal to or greater than the amount on Line 52. Check the "Presumption arises" box at the top of page 1 of this statement, and complete the verification in Part VII.	

Part VII: VERIFICATION

54	I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this a joint case, both debtors must sign.)</i>	
	Date: _____	Signature: _____ (Debtor)
	Date: _____	Signature: _____ (Joint Debtor, if any)